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PATENT
Attorney Docket No.: 026595-007610US

TOWNSEND and TOWNSEND and CREW LLP

By: /Janet L. Newmaker/
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Michael J. Hafer et al.

Application No.: 10/687,575

Filed: October 15, 2003

For: Money Transfer Convenience
Card, Systems And Methods

Customer No.: 20350

Confirmation No.: 7753

Examiner: Lalita M. Hamilton

Art Unit: 3691

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed November 16, 2007, please enter the following amendments and remarks.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 16 of this paper.